

Health Insurance Program Monthly Report



Prepared for:

Kentucky Group Health Insurance
Board Members

January 2019

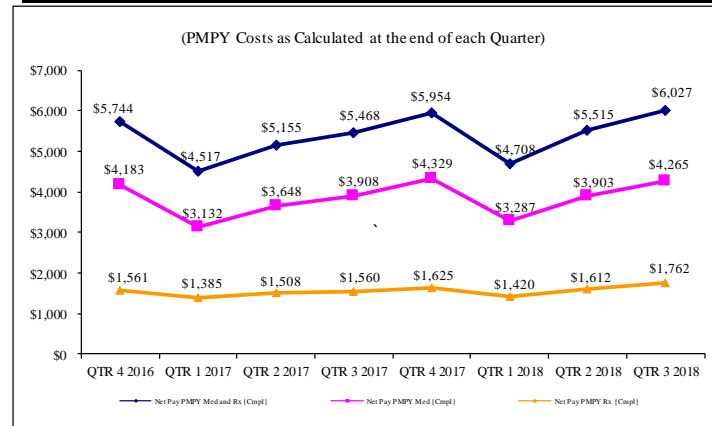
DASHBOARD REPORT: BASED ON INCURRED CLAIMS THROUGH AUGUST 2018

Includes Projections for Incurred, but Not Yet Reported (IBNR)

Enrollment

Fact	Sep 2016 - Aug 2017	Sep 2017 - Aug 2018	% Change
Employees Avg Med	145,602	144,961	-0.44%
Members Avg Med	262,361	264,031	0.64%
Family Size Avg	1.8	1.8	1.08%
Member Age Avg	36.9	36.8	-0.26%

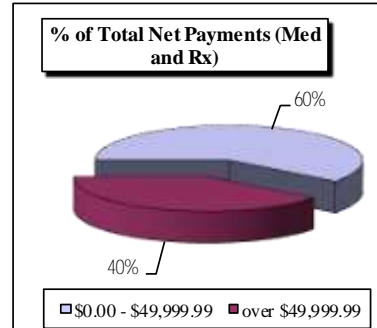
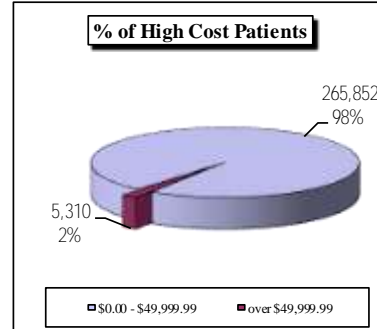
Net Incurred Claims Cost per Member



Allowed Claims Costs PMPY with Norms

	Sep 2016 - Aug 2017	Sep 2017 - Aug 2018	% Change	Recent US Norm	Comp to Norm
Allow Amt PMPY Med {Cmpl}	\$4,531.69	\$4,753.71	5%	\$4,911.13	-3.31%
Allow Amt PMPY IP Acute {Cmpl}	\$1,300.84	\$1,349.34	4%	N/A	N/A
Allow Amt PMPY OP Med {Cmpl}	\$3,218.93	\$3,392.04	5%	\$3,461.75	-2.06%
Allow Amt PMPY OP Fac Med {Cmpl}	\$1,776.69	\$1,876.42	6%	N/A	N/A
Allow Amt PMPY Office Med {Cmpl}	\$933.57	\$991.93	6%	N/A	N/A
Allow Amt PMPY OP Lab {Cmpl}	\$212.33	\$221.81	4%	N/A	N/A
Allow Amt PMPY OP Rad {Cmpl}	\$447.92	\$470.29	5%	N/A	N/A
Out of Pocket PMPY Med {Cmpl}	\$774.05	\$812.51	5%	\$726.90	10.54%
Allow Amt PMPY Rx {Cmpl}	\$1,698.14	\$1,796.21	6%	\$1,362.14	24.17%
Out of Pocket PMPY Rx {Cmpl}	\$196.88	\$206.23	5%	\$0.00	N/A

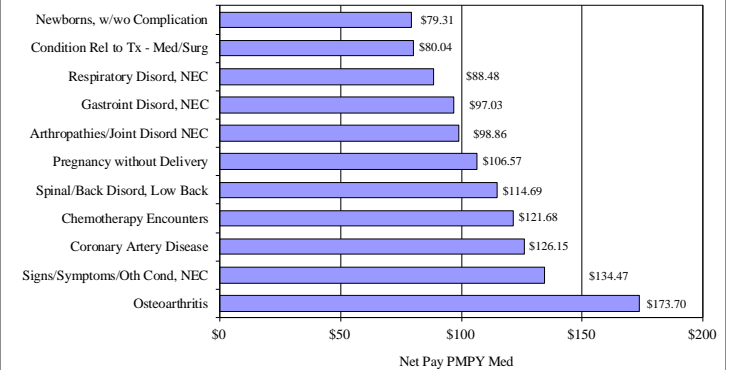
High Cost Claimants Sep 17—Aug 18



Prescription Drug Programs

	Fact	Sep 2016 - Aug 2017	Sep 2017 - Aug 2018	% Change
Mail Order	Discount Off AWP % Rx	51.27%	56.22%	9.64%
	Scripts Generic Efficiency Rx	96.53%	97.29%	0.79%
Retail	Discount Off AWP % Rx	51.61%	50.57%	-2.00%
	Scripts Generic Efficiency Rx	97.45%	97.36%	-0.09%
Total	Discount Off AWP % Rx	51.50%	52.49%	1.92%
	Scripts Generic Efficiency Rx	97.33%	97.35%	0.02%
	Scripts Maint Rx % Mail Order	16.05%	19.22%	19.81%

Top 10 Clinical Conditions



Cost Drivers Support

Fact	Sep 2016 - Aug 2017	Sep 2017 - Aug 2018	% Change
Allow Amt Per Day Adm Acute	\$4,568.15	\$4,930.12	7.92%
Days Per 1000 Adm Acute	282.36	268.76	-4.82%
Allow Amt Per Visit OP Fac Med	\$1,467.37	\$1,488.85	1.46%
Visits Per 1000 OP Fac Med	1,210.79	1,247.64	3.04%
Allow Amt Per Visit Office Med	\$118.49	\$122.63	3.49%
Visits Per 1000 Office Med	7,878.22	8,025.59	1.87%
Allow Amt Per Day Supply Rx	\$2.98	\$3.08	3.22%
Days Supply PMPY Rx	569.32	583.05	2.41%

Cost Drivers—Utilization and Price Trends

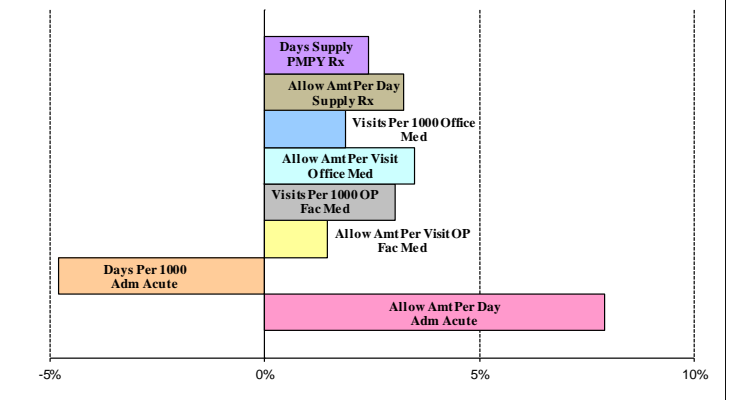


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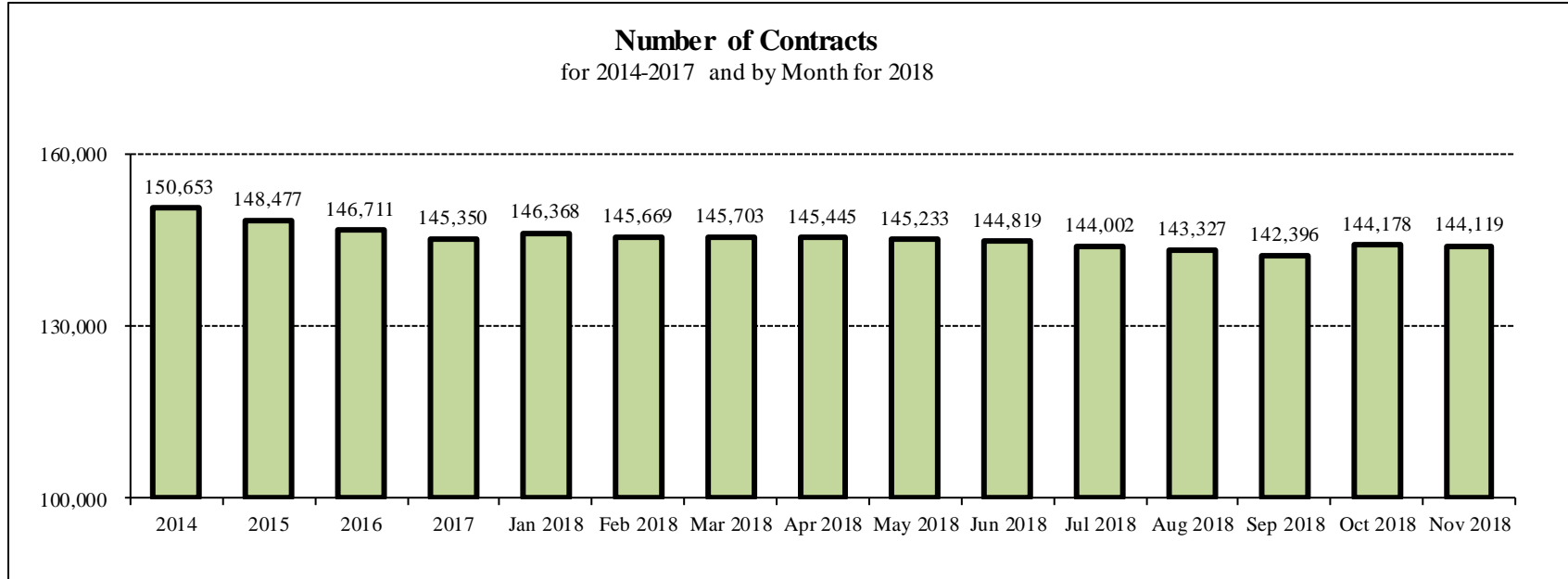
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Paid data as of: November 2018

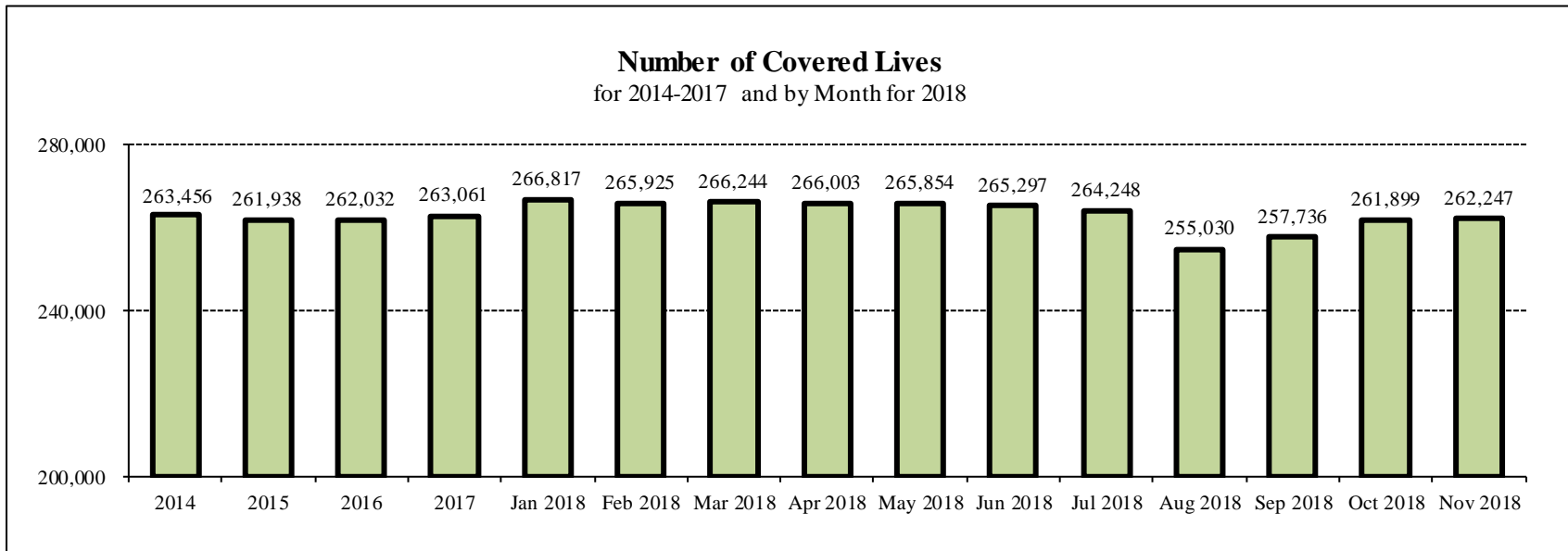
Incurred data as of: August 2018

Enrollment

The following chart shows planholder enrollment (contracts) for 2014-2017 and monthly year-to-date for 2018. Enrollment will fluctuate on a monthly basis. (Approximately 7,300 Cross-Reference spouses in any given month are not included.)

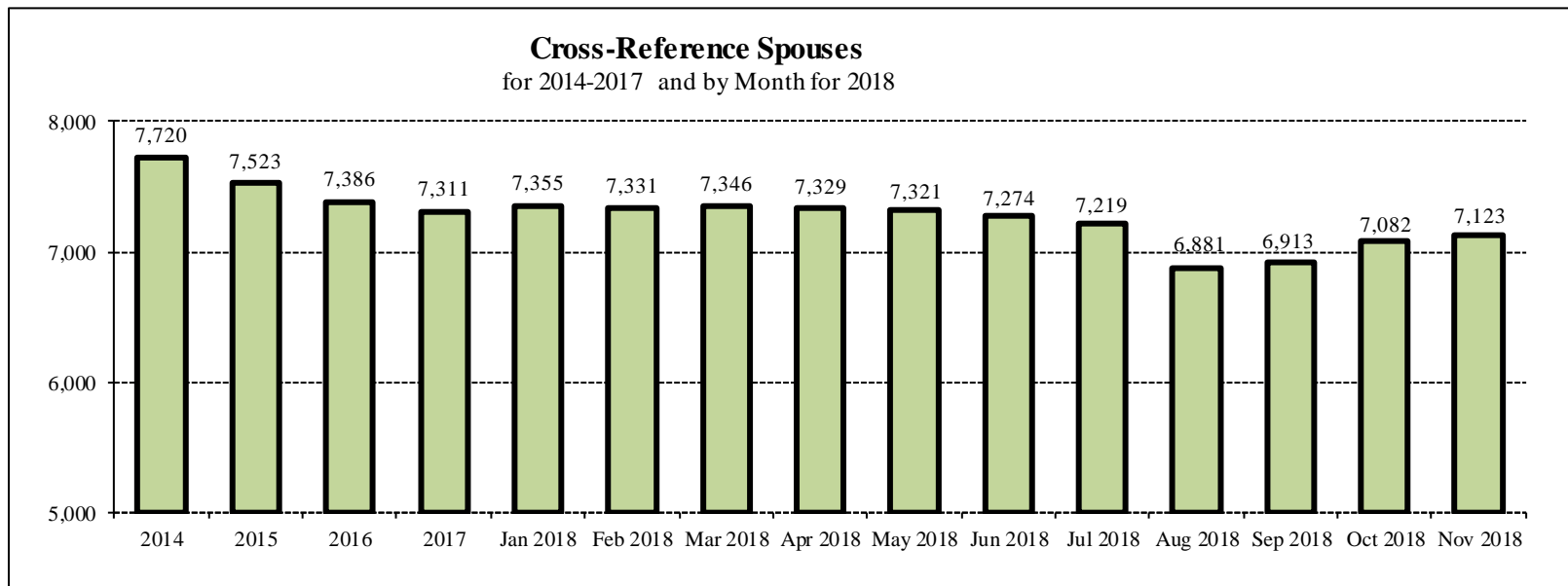


The following chart shows member enrollment (covered lives) for 2014-2017 and monthly year-to-date for 2018. Enrollment will fluctuate on a monthly basis.



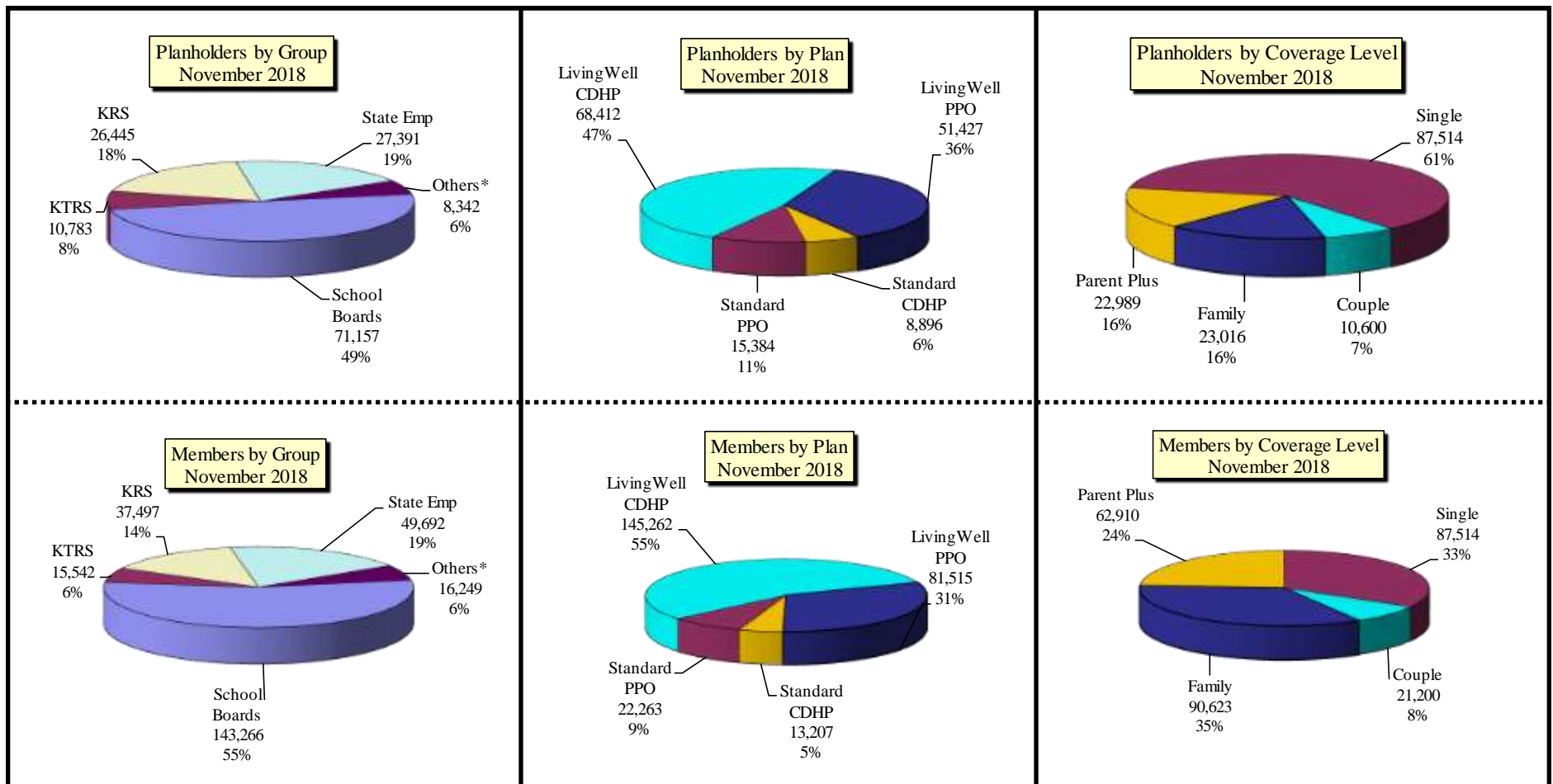
Enrollment *(continued)*

The following graph shows the number of Cross-Reference Spouses for 2014-2017 and monthly year-to-date for 2018. The number of Cross-Reference Spouses will fluctuate on a monthly basis.



Enrollment *(continued)*

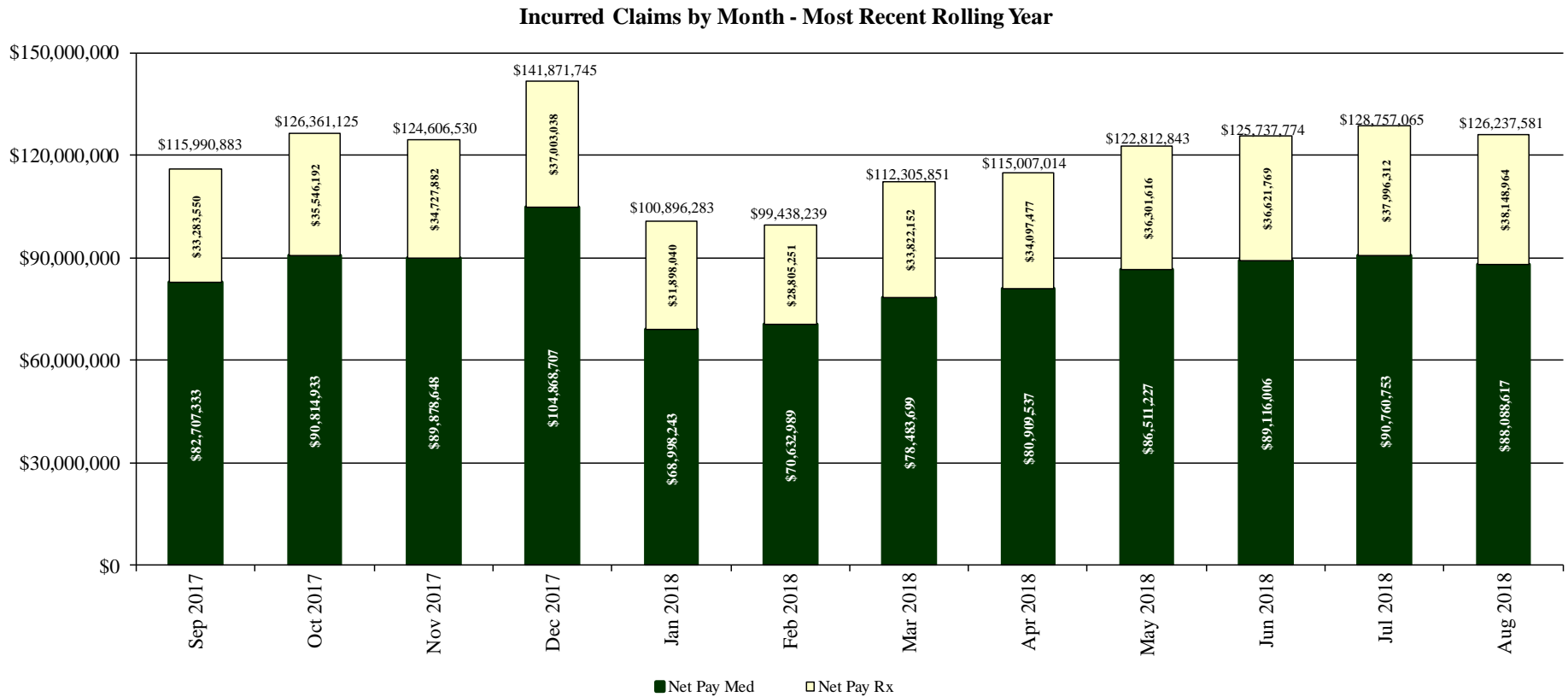
The following charts show Planholder and Member enrollment by Group, Health Plan, and Coverage Level.



* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs

Claims costs include Incurred Medical and Pharmacy (Rx) Claims Cost for the most recent rolling year.



Claims Costs *(continued)*

The following table represents Incurred Medical Claims by Group for 2014-2017 and monthly year-to-date for 2018.

INCURRED MEDICAL CLAIMS BY GROUP						
Time Period	School Boards	KTRS	KRS	State Employees	Others	Totals
2014	\$465,112,511	\$121,029,097	\$216,483,334	\$202,992,249	\$80,366,825	\$1,085,984,016
2015	\$406,274,265	\$100,740,841	\$189,171,718	\$159,515,036	\$62,699,633	\$918,401,495
2016	\$434,552,561	\$101,132,630	\$194,788,052	\$171,746,036	\$61,092,930	\$963,312,210
2017	\$453,570,163	\$95,475,818	\$197,854,050	\$176,790,050	\$63,541,646	\$987,231,728
Jan 2018	\$31,420,251	\$6,889,582	\$15,237,556	\$10,717,490	\$4,733,365	\$68,998,243
Feb 2018	\$31,208,158	\$7,261,430	\$14,594,531	\$12,068,751	\$5,500,119	\$70,632,989
Mar 2018	\$36,155,058	\$7,494,981	\$15,942,126	\$13,503,152	\$5,388,382	\$78,483,699
Apr 2018	\$37,970,187	\$7,796,088	\$15,970,023	\$14,387,202	\$4,786,037	\$80,909,537
May 2018	\$40,274,710	\$8,226,863	\$18,662,592	\$13,852,444	\$5,494,617	\$86,511,227
Jun 2018	\$45,573,333	\$7,682,468	\$16,367,050	\$14,088,026	\$5,405,128	\$89,116,006
Jul 2018	\$43,846,287	\$7,729,781	\$17,783,061	\$15,410,019	\$5,991,605	\$90,760,753
Aug 2018	\$39,664,510	\$8,753,909	\$17,420,938	\$16,805,742	\$5,443,518	\$88,088,617

* Others include COBRA, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs *(continued)*

The following table represents Incurred Pharmacy Claims by Group for 2014-2017 and monthly year-to-date for 2018.

INCURRED RX CLAIMS BY GROUP						
Time Period	School Boards	KTRS	KRS	State Employees	Others*	Totals
2014	\$131,098,426	\$43,053,078	\$73,830,755	\$55,751,835	\$20,884,223	\$324,618,317
2015	\$128,985,096	\$42,244,335	\$74,179,491	\$56,345,078	\$21,644,747	\$323,398,746
2016	\$150,191,836	\$44,005,144	\$82,316,646	\$62,093,185	\$23,921,860	\$362,528,671
2017	\$169,400,285	\$46,568,665	\$89,276,838	\$68,683,707	\$25,693,513	\$399,623,009
Jan 2018	\$13,588,663	\$3,543,771	\$7,484,541	\$5,148,254	\$2,132,810	\$31,898,040
Feb 2018	\$12,377,759	\$3,145,294	\$6,628,248	\$4,914,109	\$1,739,840	\$28,805,251
Mar 2018	\$14,728,895	\$3,596,193	\$7,575,229	\$5,831,449	\$2,090,386	\$33,822,152
Apr 2018	\$14,912,483	\$3,566,842	\$7,860,870	\$5,682,316	\$2,074,966	\$34,097,477
May 2018	\$15,481,932	\$4,209,463	\$7,847,734	\$6,414,715	\$2,347,773	\$36,301,616
Jun 2018	\$16,150,658	\$3,927,738	\$8,065,271	\$5,868,861	\$2,609,241	\$36,621,769
Jul 2018	\$16,623,593	\$4,225,294	\$8,387,082	\$6,463,745	\$2,296,598	\$37,996,312
Aug 2018	\$16,345,100	\$4,347,771	\$8,465,044	\$6,577,977	\$2,413,072	\$38,148,964

* Others include COBRA, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs *(continued)*

The following table represents Incurred Medical Claims by Health Plan for 2014-2017 and monthly year-to-date for 2018.

INCURRED MEDICAL CLAIMS BY PLAN							
Time Period	Standard PPO	Standard CDHP	LivingWell PPO	LivingWell CDHP	Other*	Missing**	Total
2014	\$57,385,008	\$46,095,825	\$598,724,084	\$375,470,631	\$92,820	\$8,215,648	\$1,085,986,030
2015	\$44,667,793	\$42,933,513	\$448,976,661	\$376,288,350	\$0	\$8,215,648	\$921,081,965
2016	\$53,483,627	\$48,584,164	\$446,484,131	\$408,039,668	\$0	\$6,720,619	\$963,312,210
2017	\$66,566,804	\$30,701,943	\$411,612,769	\$470,458,257	\$0	\$7,891,956	\$987,231,728
Jan 2018	\$6,936,405	\$1,564,765	\$28,536,181	\$31,067,911	\$0	\$892,981	\$68,998,243
Feb 2018	\$5,669,799	\$1,466,102	\$30,276,703	\$32,646,174	\$0	\$574,210	\$70,632,989
Mar 2018	\$7,087,481	\$2,112,020	\$30,342,521	\$38,552,271	\$0	\$389,406	\$78,483,699
Apr 2018	\$6,855,066	\$1,801,236	\$30,918,613	\$40,875,104	\$0	\$459,518	\$80,909,537
May 2018	\$6,506,894	\$2,584,175	\$35,017,406	\$41,593,639	\$0	\$809,113	\$86,511,227
Jun 2018	\$6,872,418	\$2,441,935	\$34,219,470	\$45,054,641	\$0	\$527,541	\$89,116,006
Jul 2018	\$8,087,947	\$2,159,044	\$34,057,352	\$45,408,920	\$0	\$1,047,491	\$90,760,753
Aug 2018	\$6,777,060	\$2,617,195	\$33,385,593	\$44,899,643	\$0	\$409,127	\$88,088,617

* Other means claim from old plan reported as incurred in following year..

**Missing means the claims could not be tagged to a specific Health Plan.

Claims Costs *(continued)*

The following table represents Incurred Pharmacy Claims by Health Plan for 2014-2017 and monthly year-to-date for 2018.

INCURRED RX CLAIMS BY PLAN							
Time Period	Standard PPO	Standard CDHP	LivingWell PPO	LivingWell CDHP	Other*	Missing**	Total
2014	\$17,730,754	\$5,829,739	\$217,764,345	\$82,940,511	\$39,794	\$313,173	\$324,618,317
2015	\$16,014,926	\$6,904,578	\$201,586,203	\$98,816,804	\$0	\$76,235	\$323,398,746
2016	\$19,014,580	\$7,490,676	\$216,157,517	\$119,655,776	\$0	\$210,122	\$362,528,671
2017	\$22,796,437	\$4,758,793	\$217,194,837	\$154,773,846	\$0	\$99,095	\$399,623,009
Jan 2018	\$2,941,545	\$315,131	\$17,988,747	\$10,644,648	\$0	\$7,968	\$31,898,040
Feb 2018	\$2,456,753	\$260,260	\$15,767,440	\$10,301,482	\$0	\$19,315	\$28,805,251
Mar 2018	\$2,600,202	\$414,836	\$18,145,976	\$12,653,271	\$0	\$7,867	\$33,822,152
Apr 2018	\$2,606,840	\$397,607	\$17,563,156	\$13,528,088	\$0	\$1,786	\$34,097,477
May 2018	\$2,784,644	\$424,363	\$18,495,725	\$14,594,482	\$0	\$2,402	\$36,301,616
Jun 2018	\$2,489,914	\$439,826	\$18,622,719	\$15,066,871	\$0	\$2,439	\$36,621,769
Jul 2018	\$2,853,126	\$385,685	\$18,792,649	\$15,961,662	\$0	\$3,190	\$37,996,312
Aug 2018	\$2,695,781	\$462,392	\$18,630,963	\$16,353,534	\$0	\$6,294	\$38,148,964

* Other means claim from old plan reported as incurred in following year..

**Missing means the claims could not be tagged to a specific Health Plan.

Claims Costs *(continued)*

The following represents Incurred Medical Claims by Coverage Level for 2014-2017 and monthly year-to-date for 2018.

INCURRED MEDICAL CLAIMS BY COVERAGE LEVEL						
Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
2014	\$131,271,014	\$239,094,807	\$182,552,523	\$524,850,024	\$8,215,648	\$1,085,984,016
2015	\$113,343,648	\$214,227,846	\$156,724,117	\$428,570,705	\$5,535,178	\$918,401,495
2016	\$115,891,607	\$233,262,334	\$157,513,093	\$449,924,556	\$6,720,619	\$963,312,210
2017	\$125,173,439	\$251,872,668	\$158,989,434	\$443,304,231	\$7,891,956	\$987,231,728
Jan 2018	\$9,308,626	\$17,183,150	\$11,206,945	\$30,406,541	\$892,981	\$68,998,243
Feb 2018	\$9,018,310	\$17,543,436	\$12,100,118	\$31,396,915	\$574,210	\$70,632,989
Mar 2018	\$9,454,127	\$21,315,773	\$12,885,270	\$34,439,123	\$389,406	\$78,483,699
Apr 2018	\$10,886,178	\$21,841,422	\$12,552,353	\$35,170,066	\$459,518	\$80,909,537
May 2018	\$11,397,563	\$21,366,648	\$12,741,383	\$40,196,520	\$809,113	\$86,511,227
Jun 2018	\$10,852,002	\$22,483,547	\$15,063,513	\$40,189,402	\$527,541	\$89,116,006
Jul 2018	\$11,942,072	\$23,471,026	\$15,113,002	\$39,187,161	\$1,047,491	\$90,760,753
Aug 2018	\$11,820,817	\$21,569,471	\$14,231,915	\$40,057,287	\$409,127	\$88,088,617

**Unable to tag claims to a specific coverage level*

Claims Costs *(continued)*

The following represents Incurred Pharmacy Claims by Coverage Level for 2014-2017 and monthly year-to-date for 2018.

INCURRED RX CLAIMS BY COVERAGE LEVEL						
Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
2014	\$45,477,497	\$67,741,378	\$45,635,023	\$165,451,246	\$313,173	\$324,618,317
2015	\$42,957,491	\$68,806,053	\$45,211,695	\$166,347,272	\$76,235	\$323,398,746
2016	\$48,057,879	\$80,364,963	\$49,750,144	\$184,145,564	\$210,122	\$362,528,671
2017	\$52,793,580	\$92,086,406	\$55,323,457	\$199,320,470	\$99,095	\$399,623,009
Jan 2018	\$3,800,472	\$7,601,287	\$4,424,398	\$16,063,915	\$7,968	\$31,898,040
Feb 2018	\$3,747,421	\$6,650,440	\$4,193,876	\$14,194,199	\$19,315	\$28,805,251
Mar 2018	\$4,328,101	\$7,887,755	\$4,464,756	\$17,133,673	\$7,867	\$33,822,152
Apr 2018	\$4,199,540	\$8,041,845	\$4,793,691	\$17,060,614	\$1,786	\$34,097,477
May 2018	\$4,786,792	\$8,313,258	\$5,166,081	\$18,033,083	\$2,402	\$36,301,616
Jun 2018	\$4,697,250	\$8,569,163	\$5,081,615	\$18,271,303	\$2,439	\$36,621,769
Jul 2018	\$4,691,334	\$9,253,815	\$5,558,245	\$18,489,729	\$3,190	\$37,996,312
Aug 2018	\$4,700,085	\$8,943,896	\$5,230,269	\$19,268,420	\$6,294	\$38,148,964

**Unable to tag claims to a specific coverage level*

Medical Claims Utilization

The following is based on Incurred Medical Claims* from Jan-Aug 2018.

Plan	Admits Per 1000 Acute	Admits Per 1000 Acute Rcnt SGovt	% Diff from Rcnt SGovt	Days LOS per Admit Acute	Days LOS per Admit Acute Rcnt SGovt	% Diff from Rcnt SGovt	Days Per 1000 Admits Acute	Days Per 1000 Admits Acute Rcnt SGovt	% Diff from Rcnt SGovt
LivingWell CDHP	58.02	56.50	2.68%	3.95	4.11	-3.97%	229.03	250.89	-8.71%
LivingWell PPO	63.59	59.20	7.42%	4.51	4.63	-2.51%	287.04	275.52	4.18%
Standard CDHP	34.18	55.23	-38.11%	4.83	5.09	-5.00%	165.18	241.71	-31.66%
Standard PPO	61.28	59.29	3.35%	4.84	4.83	0.08%	296.38	269.94	9.79%
Average	58.88	57.54	2.33%	4.25	4.38	-3.07%	250.10	259.89	-3.77%

Plan	Visits Per 1000 Office	Visits Per 1000 Office Rcnt US	% Diff from Rcnt US	Visits Per 1000 ER	Visits Per 1000 ER Rcnt US	% Diff from Rcnt US
LivingWell CDHP	7,796.48	6,651.08	14.69%	177.29	230.64	-30.09%
LivingWell PPO	9,365.17	7,418.43	20.79%	201.61	232.68	-15.41%
Standard CDHP	4,525.29	6,567.11	-45.12%	163.58	232.23	-41.97%
Standard PPO	5,995.64	6,998.57	-16.73%	232.24	232.42	-0.08%
Average	7,966.91	6,919.52	13.15%	189.15	231.52	-22.40%

Notes:

Rcnt SGovt—Recent State Government

Rcnt US—Recent US

LOS—Length of Stay

OP—Outpatient

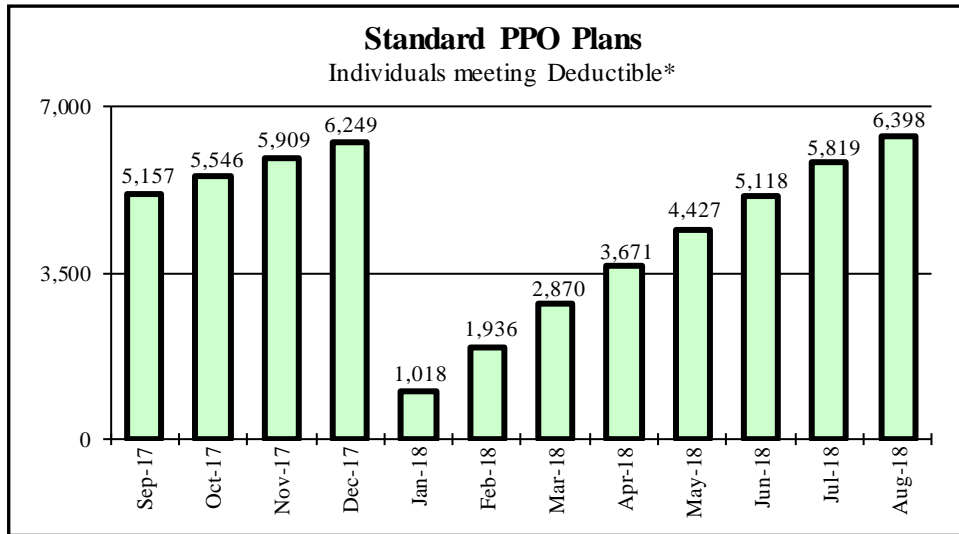
OP Rad—Outpatient Radiology

Plan	Svcs Per 1000 OP Lab	Svcs Per 1000 OP Lab Rcnt US	% Diff from Rcnt US	Svcs Per 1000 OP Rad	Svcs Per 1000 OP Rad Rcnt US	%Diff from Rcnt US
LivingWell CDHP	8,261.37	7,848.20	5.26%	2,176.95	2,038.91	6.77%
LivingWell PPO	10,799.12	9,110.22	18.54%	2,955.30	2,574.94	14.77%
Standard CDHP	5,474.52	8,113.01	-32.52%	1,492.20	2,082.66	-28.35%
Standard PPO	7,962.06	8,777.27	-9.29%	2,108.02	2,301.93	-8.42%
Average	8,894.19	8,341.60	6.62%	2,381.52	2,233.32	6.64%

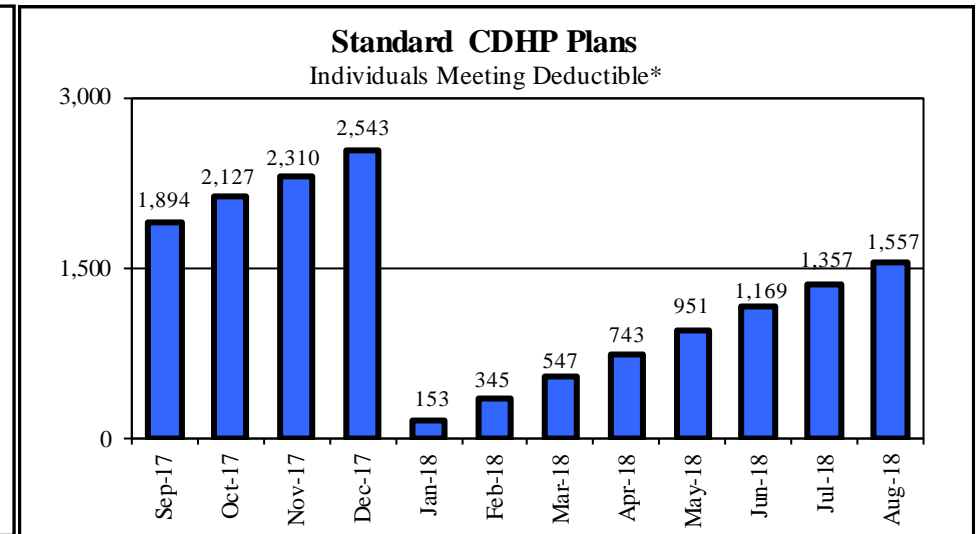
*Services are tracked by each service, not by each visit. Therefore, if two laboratory services are performed at one visit, it will count as two services.

Analysis of Individuals and Families Meeting Their Deductibles

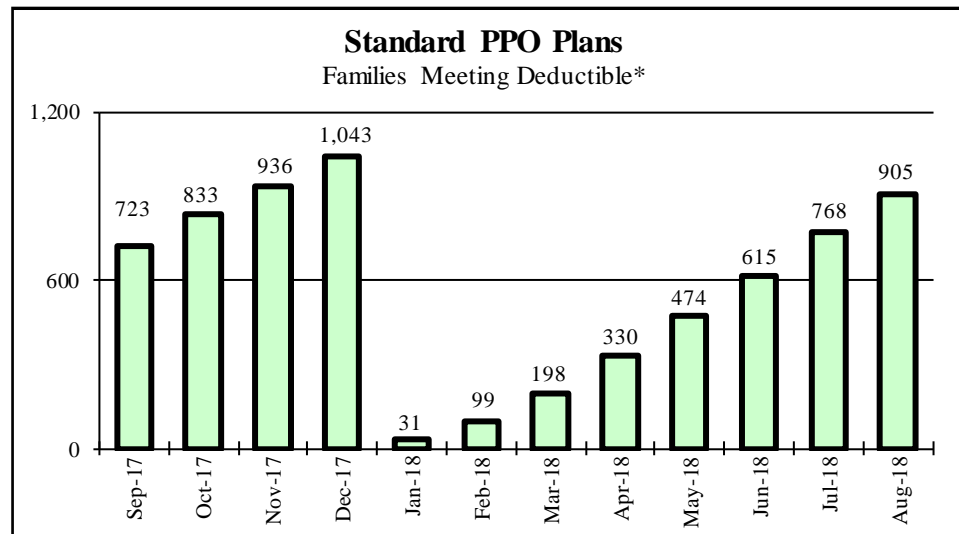
The following details the number of individuals and families by Health Plan that met their deductible for the latest rolling year. This report is based on Incurred Medical and Pharmacy Claims.



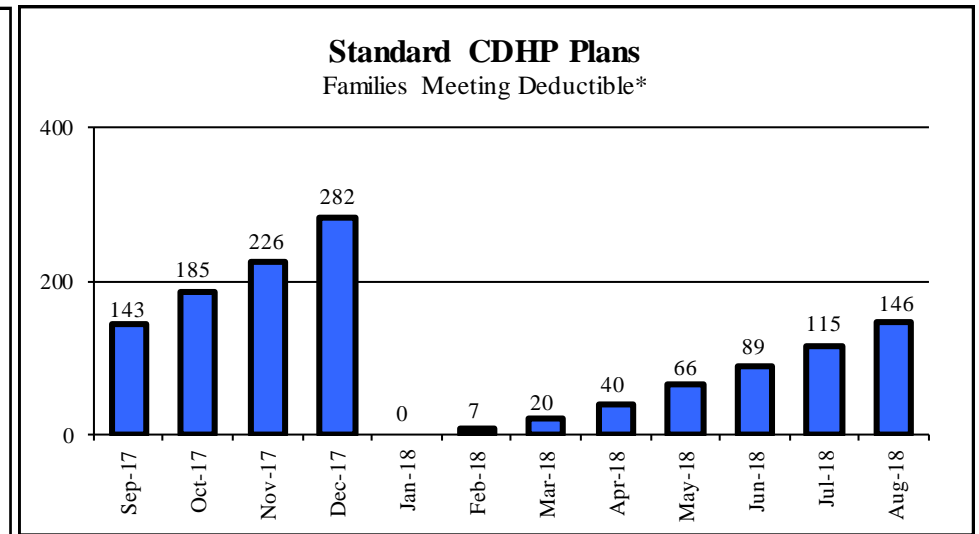
* 2017 and 2018 Individual Deductible is \$750



* 2017 and 2018 Individual Deductible is \$1,750



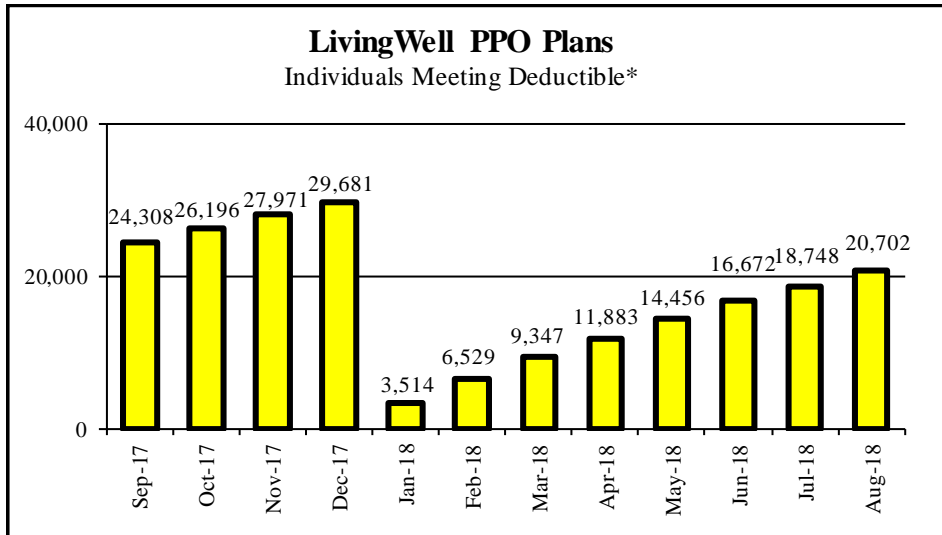
* 2017 and 2018 Family Deductible is \$1,500



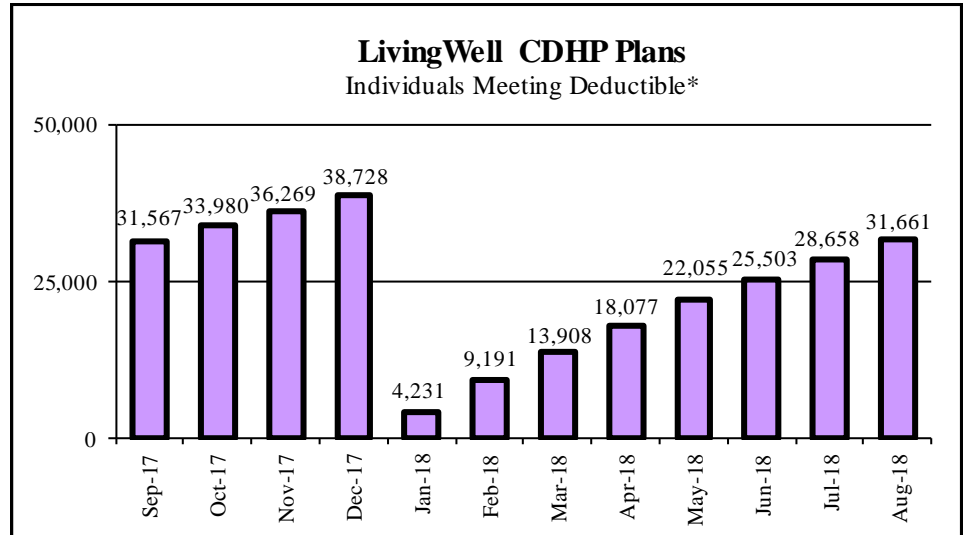
* 2017 and 2018 Family Deductible is \$3,500

Analysis of Individuals and Families Meeting Their Deductibles *(continued)*

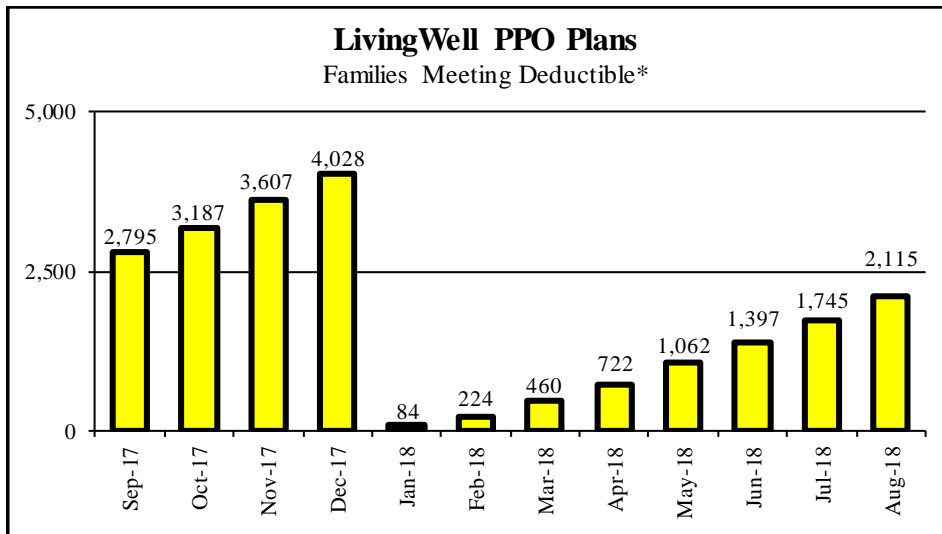
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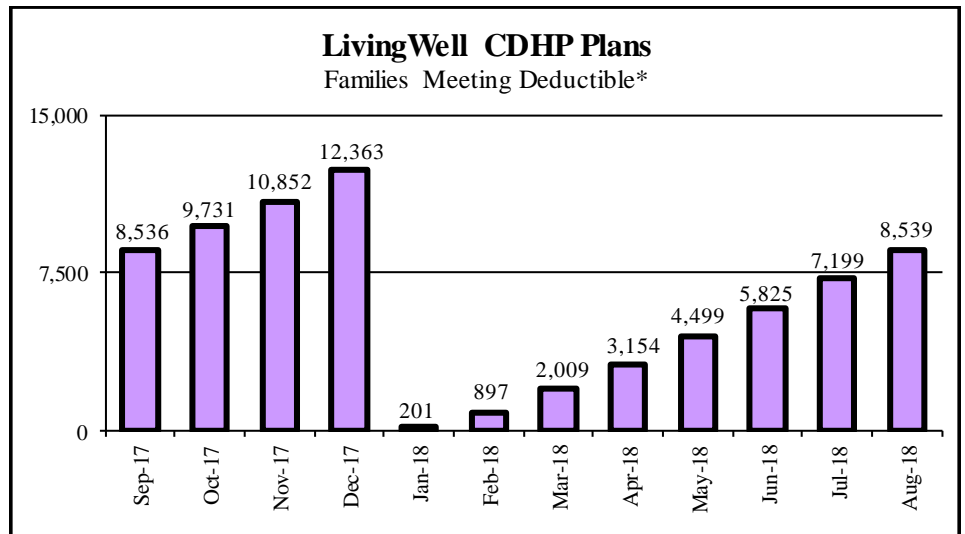
*2017 and 2018 Individual Deductible is \$750



* 2017 and 2018 Individual Deductible is \$1,250



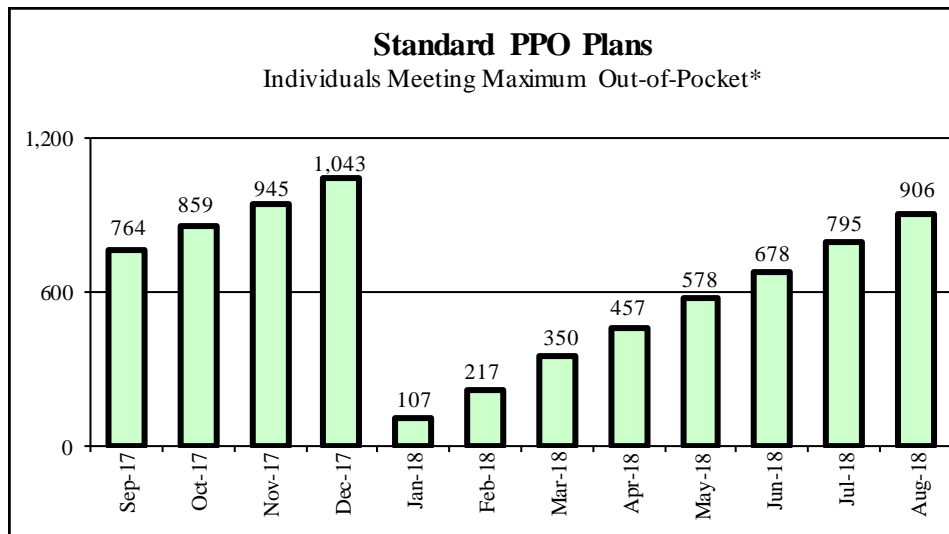
* 2017 and 2018 Family Deductible is \$1,500



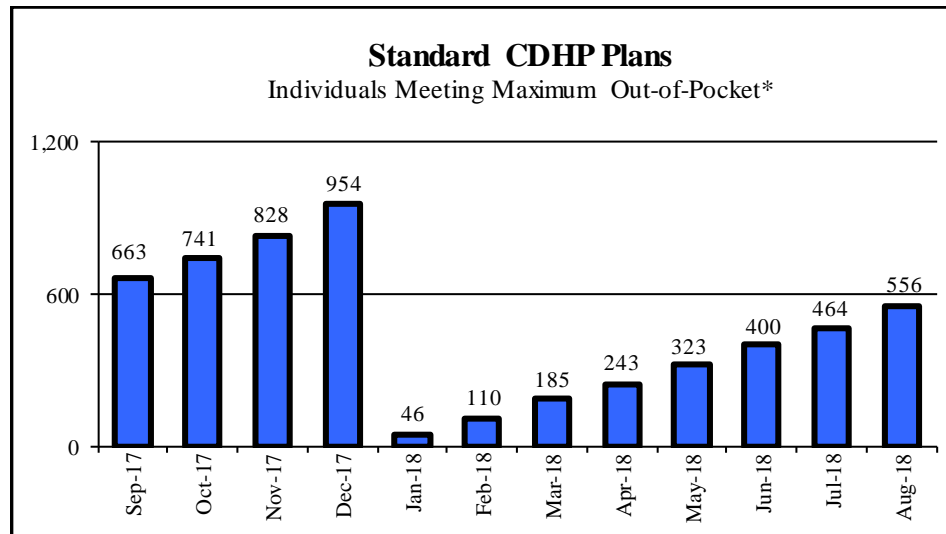
* 2017 and 2018 Family Deductible is \$2,500

Analysis of Individuals and Families Meeting Their Maximum Out-of-Pocket Expenses

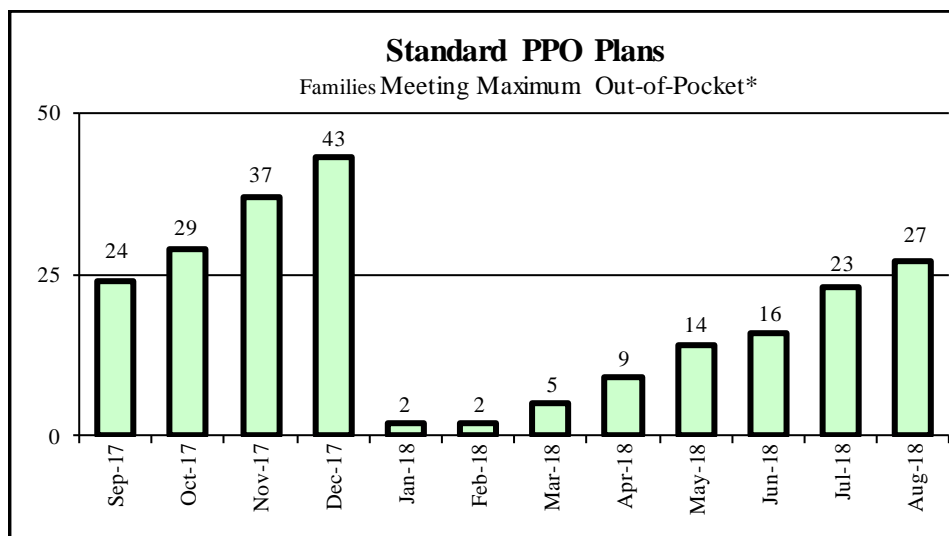
The following details the number of individuals and families by Health Plan that met their maximum out-of-pocket expense for the latest rolling year. This report is based on Incurred Medical and Pharmacy claims.



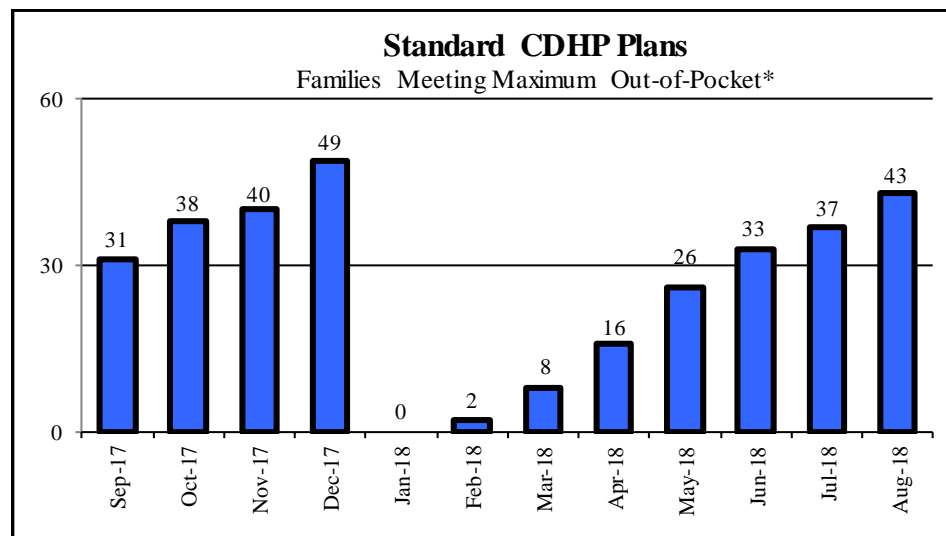
* 2017 and 2018 Individual Maximum Out of Pocket is \$3,750



* 2017 and 2018 Individual Maximum Out of Pocket is \$3,750



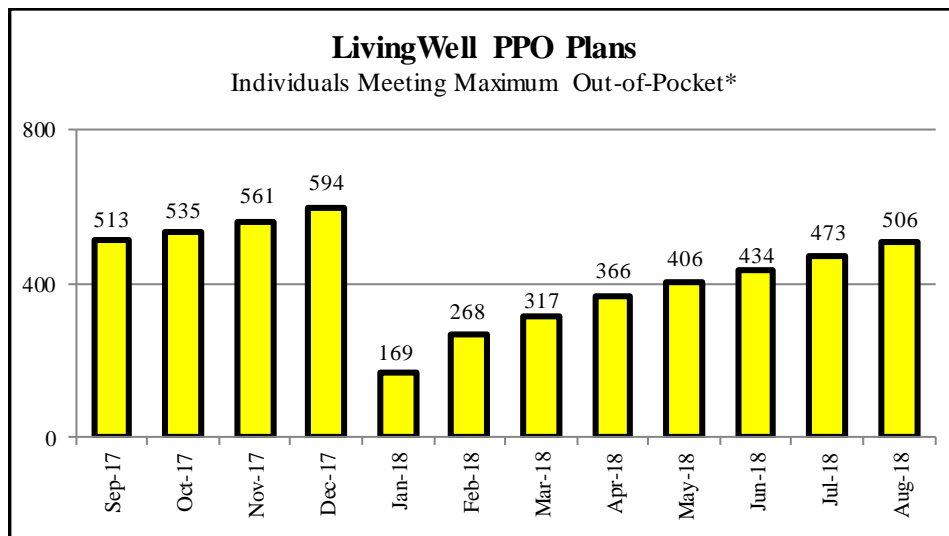
* 2017 and 2018 Family Maximum Out of Pocket is \$7,500



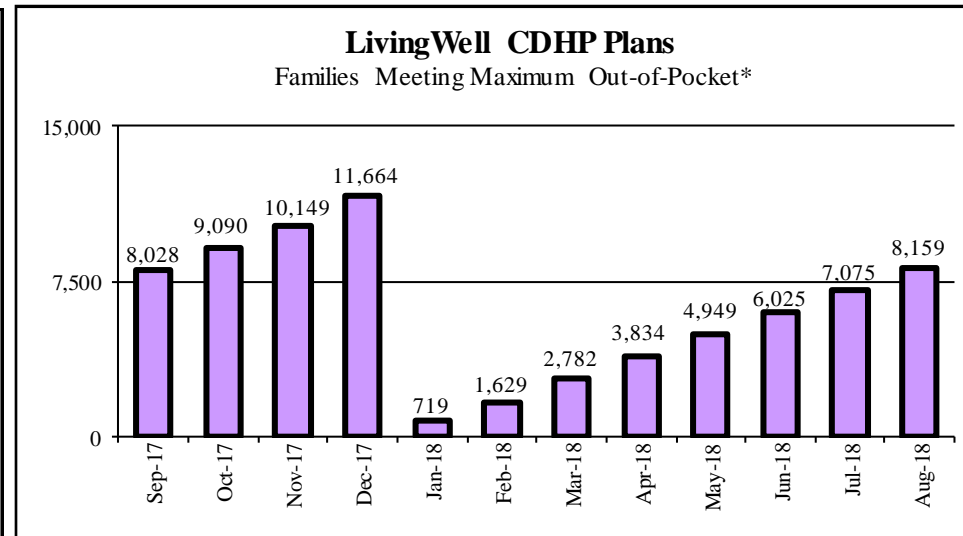
* 2017 and 2018 Family Maximum Out of Pocket is \$7,500

Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

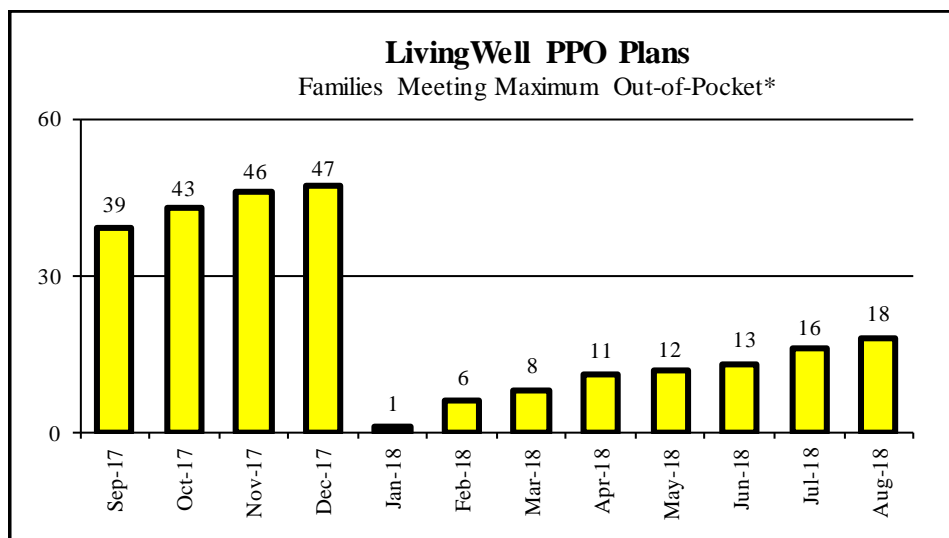
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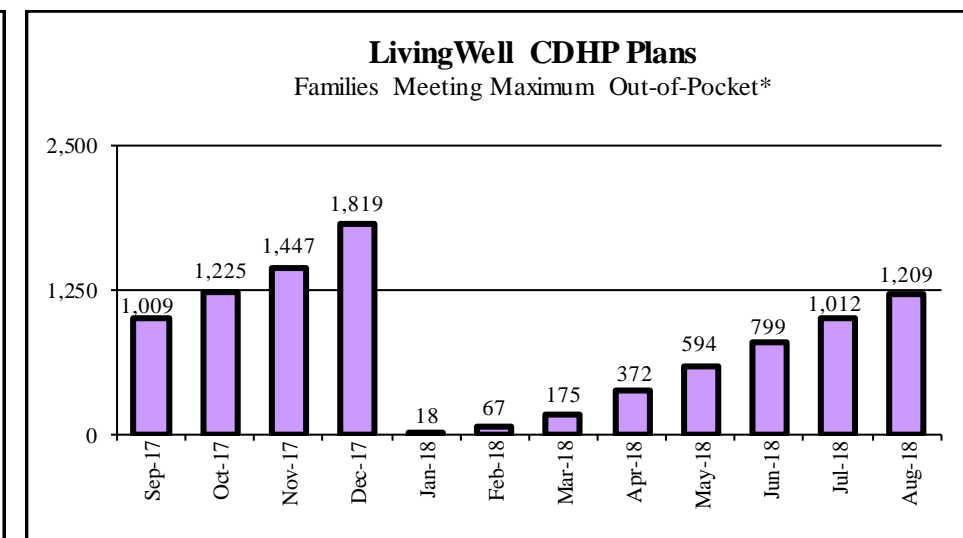
* 2017 and 2018 Individual Maximum Out of Pocket is \$2,750



* 2017 and 2018 Individual Maximum Out of Pocket is \$2,750



* 2017 and 2018 Family Maximum Out of Pocket is \$5,500



* 2017 and 2018 Family Maximum Out of Pocket is \$5,500

Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out-of-Pocket Expenses

The following details the number of individuals and families by Health Plan that met their deductibles and/or maximum out-of-pocket (MOOP) expense for the years 2014-2018 This report is based on Incurred Medical and Pharmacy claims.

Individuals and Families in Standard PPO (2014—Present)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Meeting Deductible	MOOP	Meeting MOOP	Deductible	Meeting Deductible	MOOP	Meeting MOOP
2014	Standard PPO	\$750	34.91%	\$3,500	6.82%	\$1,500	10.68%	\$7,000	0.82%
2015	Standard PPO	\$750	33.28%	\$3,500	5.31%	\$1,500	9.53%	\$7,000	0.30%
2016	Standard PPO	\$750	34.21%	\$3,500	5.85%	\$1,500	10.07%	\$7,000	0.39%
2017	Standard PPO	\$750	34.96%	\$3,750	5.84%	\$1,500	7.05%	\$7,500	0.29%
2018	Standard PPO	\$750	27.17%	\$3,750	3.85%	\$1,500	5.00%	\$7,500	0.15%

Individuals and Families in Standard CDHP (2014—Present)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Meeting De-ductible	MOOP	Meeting MOOP	Deductible	Meeting De-ductible	MOOP	Meeting MOOP
2014	Standard CDHP	\$1,750	20.45%	\$3,500	7.38%	\$3,500	2.41%	\$7,000	0.47%
2015	Standard CDHP	\$1,750	18.67%	\$3,500	6.90%	\$3,500	1.88%	\$7,000	0.34%
2016	Standard CDHP	\$1,750	19.69%	\$3,500	7.96%	\$3,500	2.17%	\$7,000	0.47%
2017	Standard CDHP	\$1,750	16.92%	\$3,750	6.35%	\$3,500	2.37%	\$7,500	0.41%
2018	Standard CDHP	\$1,750	11.87%	\$3,750	4.24%	\$3,500	1.56%	\$7,500	0.46%

Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out-of-Pocket

Expenses *(continued)*

The following details the number of individuals and families by Health Plan that met their deductibles and/or maximum out-of-pocket (MOOP) expense for the years 2014-2018. This report is based on Incurred Medical and Pharmacy claims.

Individuals and Families in LivingWell PPO (2014—Present)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Meeting De-ductible	MOOP	Meeting MOOP	Deductible	Meeting De-ductible	MOOP	Meeting MOOP
2014	LivingWell PPO	\$500	11.85%	\$2,500	3.74%	\$1,000	4.70%	\$3,000	0.49%
2015	LivingWell PPO	\$500	34.97%	\$2,500	0.69%	\$1,000	7.88%	\$5,000	0.16%
2016	LivingWell PPO	\$500	35.87%	\$2,500	0.65%	\$1,000	7.87%	\$5,000	0.13%
2017	LivingWell PPO	\$750	31.97%	\$2,750	0.64%	\$1,500	6.38%	\$5,500	0.07%
2018	LivingWell PPO	\$750	24.90%	\$2,750	0.61%	\$1,500	3.82%	\$5,500	0.03%

Individuals and Families in LivingWell CDHP (2014— Present)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Meeting De-ductible	MOOP	Meeting MOOP	Deductible	Meeting De-ductible	MOOP	Meeting MOOP
2014	LivingWell CDHP	\$1,250	29.04%	\$2,500	8.89%	\$2,500	17.39%	\$5,000	2.24%
2015	LivingWell CDHP	\$1,250	29.30%	\$2,500	8.61%	\$2,500	17.55%	\$5,000	1.89%
2016	LivingWell CDHP	\$1,250	28.69%	\$2,500	9.17%	\$2,500	17.90%	\$5,000	2.35%
2017	LivingWell CDHP	\$1,250	28.20%	\$2,750	8.49%	\$2,500	17.56%	\$5,500	2.58%
2018	LivingWell CDHP	\$1,250	21.89%	\$2,750	5.64%	\$2,500	12.01%	\$5,500	1.70%

Premium

The following details the amount of premium* paid by the employee and employer for 2014-2017 and monthly through 2018.

Time Period	Employee Premium Amount	Employer Premium Amount	Total Premium Amount
2014	\$265,431,508	\$1,348,631,926	\$1,614,063,434
2015	\$256,371,746	\$1,362,686,924	\$1,619,058,670
2016	\$254,661,768	\$1,380,830,820	\$1,635,492,588
2017	\$255,169,294	\$1,374,862,647	\$1,630,031,942
Jan 2018	\$22,239,007	\$116,763,974	\$139,002,981
Feb 2018	\$22,120,908	\$116,327,869	\$138,448,777
Mar 2018	\$22,131,853	\$116,396,116	\$138,527,969
Apr 2018	\$22,118,232	\$116,236,042	\$138,354,274
May 2018	\$22,099,949	\$116,102,653	\$138,202,602
Jun 2018	\$22,050,330	\$115,795,144	\$137,845,474
Jul 2018	\$21,972,612	\$115,192,956	\$137,165,569
Aug 2018	\$21,149,797	\$113,338,175	\$134,487,972
Sep 2018	\$21,474,698	\$113,296,318	\$134,771,016
Oct 2018	\$21,753,187	\$114,894,606	\$136,647,793
Nov 2018	\$21,764,580	\$114,931,594	\$136,696,174

**Premium is based on enrollment using published premium rates—it is NOT based on actual payments received.*

Prescription Drug Utilization *(continued)*

The following details the type of prescription filled, the percent that were generic, and the generic efficiency percentage for the most recent rolling year. Based on Paid Pharmacy Claims.

Time Period: Paid Month	Generic	Brand Name, Generic Available	Brand Name	Other*	Total	Scripts Rx % Generic	Scripts Generic Efficiency Rx**
Dec 2017	356,050	9,866	39,304	9,518	414,738	85.85%	97.30%
Jan 2018	340,570	9,103	34,883	9,152	393,708	86.50%	97.40%
Feb 2018	312,187	6,332	30,986	9,318	358,823	87.00%	98.01%
Mar 2018	339,067	6,841	35,007	9,402	390,317	86.87%	98.02%
Apr 2018	314,680	6,347	36,884	10,139	368,050	85.50%	98.02%
May 2018	326,602	6,321	42,202	10,318	385,443	84.73%	98.10%
Jun 2018	308,393	6,182	36,834	9,360	360,769	85.48%	98.03%
Jul 2018	308,837	6,325	36,584	10,359	362,105	85.29%	97.99%
Aug 2018	315,594	6,826	37,577	10,403	370,400	85.20%	97.88%
Sep 2018	294,685	14,492	37,257	9,942	356,376	82.69%	95.31%
Oct 2018	325,987	25,312	43,674	11,249	406,222	80.25%	92.79%
Nov 2018	308,769	23,656	43,723	11,624	387,772	79.63%	92.88%

**Other category includes: Over-the-Counter (usually items such as diabetic supplies, syringes, and test strips, etc.) and claims that were unable to be tagged to a specific group.*

***Generic Efficiency Rate means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.*

Prescription Drug Utilization *(continued)*

The following details the number of members and patients utilizing prescription benefits and the associated costs for the most recent rolling year. Based on Incurred Pharmacy Claims.

Time Period	Members	Patients	Scripts	Scripts Per Member	Scripts Per Patient	Allow Amt* Per Script	Net Pay Per Script	Member Cost Per Script**	Patient Cost Per Script***
Sep 2017	260,408	154,191	374,980	1.44	2.92	\$98.11	\$88.76	\$13.27	\$22.42
Oct 2017	263,913	165,970	399,036	1.51	2.98	\$97.99	\$89.08	\$13.30	\$21.16
Nov 2017	264,289	160,787	391,948	1.48	2.95	\$97.27	\$88.60	\$12.70	\$20.88
Dec 2017	264,340	160,944	415,639	1.57	3.05	\$97.63	\$89.03	\$13.34	\$21.91
Jan 2018	266,817	161,207	392,639	1.47	2.93	\$100.15	\$81.24	\$27.11	\$44.87
Feb 2018	265,925	158,290	359,694	1.35	2.76	\$96.51	\$80.08	\$21.65	\$36.37
Mar 2018	266,244	159,317	391,648	1.47	2.95	\$100.82	\$86.36	\$20.47	\$34.20
Apr 2018	266,003	155,789	367,919	1.38	2.87	\$105.98	\$92.68	\$17.89	\$30.55
May 2018	265,854	158,335	385,104	1.45	2.93	\$106.51	\$94.26	\$17.34	\$29.11
Jun 2018	265,297	154,552	359,464	1.35	2.87	\$114.44	\$101.88	\$16.63	\$28.55
Jul 2018	264,248	157,534	361,617	1.37	2.89	\$117.09	\$105.07	\$16.06	\$26.94
Aug 2018	255,030	157,521	370,398	1.45	2.91	\$114.33	\$102.99	\$16.08	\$26.04

***"Allow Amt" is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.*

****"Member Cost per Script" is the average net amount paid per prescription filled per member (Net Pay Rx/Members)*

****"Patient Cost per Script" is the average net amount paid per prescription filled per Patients (Net Pay Rx/Patients)*

Prescription Drug Utilization *(continued)*

The following Top 25 Drug Analysis is based on Incurred Pharmacy Claims from Jan-Aug 2018.

Prev Rank	Curr Rank	Product Name	Brand/Generic	Therapeutic Class General	Net Pay Rx	Net Pay Rx as % of All Drugs	Scripts Rx	Net Pay Per Day Supply Rx	Patients Rx
1	1	HUMIRA	Single source brand	Immunosuppressants	\$21,954,691.02	7.91%	2,996	\$183.22	701
2	2	ENBREL	Single source brand	Immunosuppressants	\$9,265,828.61	3.34%	1,251	\$167.37	339
3	3	STELARA	Single source brand	Immunosuppressants	\$7,204,788.90	2.59%	459	\$216.65	182
4	4	FARXIGA	Single source brand	Hormones & Synthetic Subst	\$6,041,505.77	2.18%	10,778	\$13.79	2,427
5	5	TRULICITY	Single source brand	Hormones & Synthetic Subst	\$5,507,655.23	1.98%	6,947	\$23.27	1,434
6	6	JANUVIA	Single source brand	Hormones & Synthetic Subst	\$5,232,190.18	1.88%	9,800	\$12.71	2,357
7	7	VICTOZA	Single source brand	Hormones & Synthetic Subst	\$5,093,446.02	1.83%	5,866	\$22.79	1,411
8	8	NOVOLOG FLEXPEN	Single source brand	Hormones & Synthetic Subst	\$4,819,923.79	1.74%	5,478	\$22.49	1,677
9	9	NOVOLOG	Single source brand	Hormones & Synthetic Subst	\$4,509,278.93	1.62%	4,564	\$24.78	1,164
10	10	TRESIBA	Single source brand	Hormones & Synthetic Subst	\$4,477,995.50	1.61%	5,507	\$19.86	1,468
11	11	GILENYA	Single source brand	Misc Therapeutic Agents	\$4,164,065.35	1.50%	290	\$246.54	82
12	12	TECFIDERA	Single source brand	Misc Therapeutic Agents	\$3,668,014.51	1.32%	353	\$228.54	81
13	13	SAXENDA	Single source brand	Hormones & Synthetic Subst	\$3,566,354.09	1.28%	3,180	\$34.76	1,035
14	14	DUEXIS	Single source brand	Central Nervous System	\$3,462,496.69	1.25%	1,660	\$69.34	553
15	15	HUMATROPE	Multisource brand, no generic	Hormones & Synthetic Subst	\$3,047,797.35	1.10%	272	\$207.22	83
17	16	XOLAIR	Single source brand	Immunosuppressants	\$2,598,652.73	0.94%	746	\$102.49	170
16	17	COPAXONE	Multisource brand, generic	Misc Therapeutic Agents	\$2,576,825.13	0.93%	271	\$192.27	74
18	18	LEVEMIR FLEXTOUCH	Single source brand	Hormones & Synthetic Subst	\$2,501,952.77	0.90%	3,763	\$16.31	1,011
19	19	LYRICA	Single source brand	Central Nervous System	\$2,384,301.84	0.86%	4,948	\$14.97	1,156
23	20	VYVANSE	Single source brand	Central Nervous System	\$2,087,874.16	0.75%	10,163	\$6.79	2,200
21	21	COSENTYX	Single source brand	Immunosuppressants	\$2,059,737.56	0.74%	321	\$186.93	80
20	22	XARELTO	Single source brand	Blood Form/Coagul Agents	\$2,048,246.04	0.74%	4,626	\$12.24	1,099
22	23	ONE TOUCH ULTRA	Other/unavailable	Diagnostic Agents	\$1,989,249.00	0.72%	14,550	\$3.37	5,370
24	24	ELIQUIS	Single source brand	Blood Form/Coagul Agents	\$1,910,827.49	0.69%	4,322	\$12.17	1,073
25	25	AUBAGIO	Single source brand	Immunosuppressants	\$1,733,160.53	0.62%	192	\$223.46	40

*"Product Name" includes all strengths/formulations of a drug.

Prescription Drug Utilization *(continued)*

In summary, the top 25 drugs represent 3.46% of total scripts and 41.02% of total Pharmacy expenditures.

Summary	Net Pay Rx	Scripts Rx	Days Supply Rx
Top Drugs	\$113,906,859	103,303	3,933,169
All Product Names	\$277,691,580	2,988,483	102,571,435
Top Drugs as Pct of All Drugs	41.02%	3.46%	3.83%

Utilization

The top 25 clinical conditions based on Incurred Medical Claims for Jan-Aug 2018.

Prev Rank	Curr Rank	Clinical Condition	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER	Patients Med	Net Pay Per Pat Med
1	1	Prevent/Admin Hlth Encounters	\$54,243,717	\$421,374	\$53,753,514	0.00	0.00	1092.71	0.53	141,716	\$382.76
2	2	Osteoarthritis	\$26,766,697	\$15,937,447	\$10,807,675	3.01	1.67	132.92	0.29	12,851	\$2,082.85
3	3	Coronary Artery Disease	\$23,447,370	\$14,186,827	\$9,233,947	1.95	4.12	29.34	2.27	4,255	\$5,510.55
4	4	Chemotherapy Encounters	\$22,202,336	\$2,679,046	\$19,523,290	0.32	5.51	2.08	0.01	590	\$37,631.08
5	5	Signs/Symptoms/Oth Cond, NEC	\$22,003,981	\$2,656,892	\$19,064,587	0.71	6.05	423.37	10.31	64,241	\$342.52
6	6	Pregnancy without Delivery	\$18,545,488	\$14,433,181	\$4,111,153	0.58	2.50	88.08	5.39	4,466	\$4,152.59
7	7	Spinal/Back Disord, Low Back	\$17,988,077	\$7,550,046	\$10,430,644	0.85	3.08	556.68	3.93	24,146	\$744.97
8	8	Gastroint Disord, NEC	\$16,353,051	\$4,464,985	\$11,882,550	1.16	4.14	134.22	15.48	23,639	\$691.78
9	9	Arthropathies/Joint Disord NEC	\$15,799,610	\$1,448,444	\$14,277,121	0.26	4.30	550.17	5.46	38,588	\$409.44
10	10	Respiratory Disord, NEC	\$15,251,343	\$4,981,510	\$10,214,427	0.47	5.18	79.79	9.29	17,515	\$870.76
11	11	Newborns, w/wo Complication	\$14,373,942	\$14,002,224	\$371,718	10.40	2.95	9.09	0.19	2,217	\$6,483.51
12	12	Condition Rel to Tx - Med/Surg	\$13,033,814	\$8,950,141	\$4,074,414	1.44	5.47	6.41	1.66	3,313	\$3,934.14
13	13	Infections, NEC	\$12,112,241	\$11,018,630	\$1,046,618	0.14	6.96	73.18	2.33	13,799	\$877.76
14	14	Cancer - Breast	\$10,804,571	\$366,452	\$10,395,979	0.10	3.39	23.62	0.03	1,883	\$5,737.96
15	15	Cardiac Arrhythmias	\$10,399,430	\$2,673,096	\$7,712,766	0.68	2.83	33.89	2.14	4,901	\$2,121.90
16	16	Diabetes	\$10,093,203	\$2,171,714	\$7,903,641	1.59	5.19	237.47	1.50	23,416	\$431.04
17	17	Cerebrovascular Disease	\$9,442,262	\$7,046,131	\$2,329,384	1.42	7.86	8.51	1.37	1,476	\$6,397.20
18	18	Renal Function Failure	\$9,335,236	\$2,161,911	\$7,171,328	0.26	5.24	14.65	0.68	2,260	\$4,130.64
19	19	Spinal/Back Disord, Ex Low	\$9,293,967	\$2,275,668	\$7,000,998	0.30	5.81	501.57	2.64	19,555	\$475.27
20	20	Cardiovasc Disord, NEC	\$8,665,349	\$1,341,000	\$7,304,507	0.35	4.80	65.80	8.57	12,948	\$669.24
21	21	Cholecystitis/Cholelithiasis	\$8,288,201	\$2,099,101	\$6,186,131	0.73	3.93	4.22	1.51	1,388	\$5,971.33
22	22	Urinary Tract Calculus	\$7,586,281	\$674,399	\$6,911,651	0.52	2.52	19.00	5.60	2,974	\$2,550.87
23	23	Hypertension, Essential	\$7,212,838	\$3,647,253	\$3,553,229	0.84	5.25	263.95	2.87	35,877	\$201.04
24	24	Overweight/Obesity	\$6,945,466	\$5,596,885	\$1,332,611	1.60	1.85	38.22	0.01	4,882	\$1,422.67
-	25	Neurological Disorders, NEC	\$6,423,645	\$2,344,392	\$4,060,435	0.49	6.91	64.79	1.17	6,533	\$983.26

NOTE: Medical payments represent only the payments made for the specified condition.

Utilization *(continued)*

In Summary, the top clinical conditions represent more than 57.63% of total Paid Medical Claims for all clinical conditions.

Summary	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER
Top Clinical Conditions	\$376,612,116	\$135,128,747	\$240,654,315	30.17	4.30	4,453.72	85.25
All Clinical Conditions	\$653,501,070	\$212,515,703	\$439,086,433	63.57	4.49	8,999.23	190.56
Top Clinical Conditions as Pct of All Clinical Conditions	57.63%	63.59%	54.81%	47.46%	95.83%	49.49%	44.74%

Claims Lag Analysis

The following claims lag information is based on Incurred Medical Claims from Jan-Aug 2018.

Plan	Number of Medical Claims	Avg Days Lag Per Claim	% Claims Paid Within 30 Days	% Claims Paid Within 60 Days	% Claims Paid Within 90 Days
LivingWell CDHP	2,810,366	17	90.88%	97.51%	98.89%
LivingWell PPO	2,057,760	17	90.95%	97.54%	98.87%
Standard CDHP	157,363	18	89.02%	96.59%	98.42%
Standard PPO	420,255	19	88.80%	96.65%	98.43%
Missing	14,625	24	80.34%	95.77%	97.93%
All Plans	5,460,369	15	90.66%	97.43%	98.83%

**Missing means the claims could not be tagged to a specific plan.*

Claims Lag Analysis *(continued)*

The following claims lag information is based on all claims (**Medical and Pharmacy**) incurred and paid during the most recent rolling year.

	Month Paid					
Service Month	Dec 2017	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018
Sep 2017	\$4,518,992.91	\$1,067,408.15	\$510,978.51	\$699,291.60	\$107,116.23	\$95,194.77
Oct 2017	\$14,061,796.60	\$2,084,433.33	\$1,444,846.81	\$689,207.87	\$405,994.88	\$147,822.86
Nov 2017	\$53,014,152.84	\$7,353,466.99	\$2,349,427.80	\$1,948,185.07	\$707,191.43	\$168,120.94
Dec 2017	\$77,049,427.15	\$48,625,140.38	\$9,098,568.45	\$3,392,830.97	\$1,431,483.33	\$712,599.32
Jan 2018	\$2,059.27	\$49,324,589.14	\$33,976,059.91	\$10,245,229.43	\$2,476,174.39	\$1,754,680.42
Feb 2018	\$0.00	\$3,801.59	\$48,324,462.05	\$37,698,708.38	\$7,781,814.83	\$2,150,956.48
Mar 2018	\$0.00	\$0.00	\$11,818.99	\$64,740,895.02	\$33,775,513.18	\$9,119,805.50
Apr 2018	\$0.00	\$0.00	\$0.00	\$5,873.30	\$62,474,394.60	\$38,238,947.42
May 2018	\$0.00	\$0.00	\$0.00	\$0.00	\$3,665.99	\$62,638,420.84
Jun 2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,098.18
Jul 2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aug 2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Month Paid					
Service Month	Jun 2018	Jul 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018
Sep 2017	\$364,937.68	\$184,596.25	\$22,433.90	\$33,707.44	(\$5,172.69)	\$6,371.47
Oct 2017	\$281,365.98	(\$3,399.74)	(\$26,044.06)	(\$61,289.68)	\$6,710.44	(\$85,851.22)
Nov 2017	\$597,491.44	(\$36,363.14)	\$145,099.58	\$55,161.34	(\$78,436.51)	\$74,879.65
Dec 2017	\$417,914.88	\$352,913.78	\$816,473.46	\$108,132.81	(\$94,540.13)	(\$48,226.01)
Jan 2018	\$581,149.84	\$225,963.27	\$831,429.91	\$1,346,192.60	\$37,989.88	\$94,765.01
Feb 2018	\$1,347,890.23	\$1,783,660.77	\$259,917.39	\$4,619.06	\$10,021.45	\$72,387.26
Mar 2018	\$1,764,811.24	\$981,921.15	\$1,016,962.06	\$693,139.46	\$16,568.86	\$184,415.07
Apr 2018	\$9,341,930.54	\$2,845,831.77	\$942,969.21	\$863,787.63	\$244,265.81	\$49,013.51
May 2018	\$47,389,632.54	\$8,444,218.03	\$2,538,420.15	\$600,659.14	\$675,879.47	\$521,946.94
Jun 2018	\$68,831,848.33	\$43,589,208.11	\$10,756,767.11	\$1,484,708.14	\$665,423.29	\$404,720.99
Jul 2018	\$5,096.28	\$61,687,061.59	\$53,581,053.34	\$10,054,974.10	\$2,090,917.46	\$1,337,962.64
Aug 2018	\$0.00	\$9,091.25	\$69,778,858.38	\$44,836,909.50	\$8,045,307.27	\$3,567,414.49

Claims Distribution Based on Age/Gender

The following is based on Incurred Medical and Pharmacy Claims from Jan-Aug 2018.

	Female			Male		
Age Group	Members Avg	Net Pay Med and Rx	Net Pay Per Member	Members Avg	Net Pay Med and Rx	Net Pay Per Member
Ages < 1	1,169	\$11,815,200.26	\$10,108.18	1,204	\$11,127,825.53	\$9,244.30
Ages 1-4	5,157	\$7,095,953.52	\$1,376.08	5,448	\$7,465,537.88	\$1,370.26
Ages 5-9	7,609	\$6,976,689.06	\$916.88	8,065	\$8,911,346.16	\$1,104.91
Ages 10-14	9,196	\$11,933,360.23	\$1,297.62	9,517	\$13,195,113.82	\$1,386.50
Ages 15-17	5,774	\$14,311,470.86	\$2,478.71	6,043	\$11,762,154.40	\$1,946.29
Ages 18-19	4,019	\$7,088,824.54	\$1,763.66	4,084	\$8,495,420.22	\$2,080.24
Ages 20-24	9,646	\$19,994,993.38	\$2,072.91	9,151	\$11,331,784.70	\$1,238.28
Ages 25-29	8,319	\$21,304,922.95	\$2,560.92	5,049	\$6,803,643.19	\$1,347.42
Ages 30-34	9,224	\$28,103,379.30	\$3,046.77	5,267	\$8,187,353.73	\$1,554.43
Ages 35-39	11,357	\$33,219,527.75	\$2,924.99	6,564	\$12,762,531.56	\$1,944.32
Ages 40-44	12,186	\$42,414,476.21	\$3,480.59	7,373	\$19,969,510.93	\$2,708.37
Ages 45-49	14,579	\$55,128,831.16	\$3,781.32	8,868	\$29,533,894.96	\$3,330.58
Ages 50-54	15,082	\$72,280,817.99	\$4,792.60	9,847	\$46,233,738.40	\$4,695.09
Ages 55-59	17,485	\$95,463,226.55	\$5,459.72	10,528	\$58,912,933.44	\$5,595.90
Ages 60-64	19,677	\$128,130,516.02	\$6,511.65	12,047	\$81,240,307.17	\$6,743.61
Ages 65-74	2,490	\$17,206,333.97	\$6,910.52	2,062	\$19,102,065.07	\$9,263.29
Ages 75-84	160	\$1,394,120.24	\$8,733.72	169	\$2,219,060.85	\$13,169.50
Ages 85+	5	\$28,106.48	\$5,353.62	6	\$47,677.95	\$8,291.82
Total	153,134	\$573,890,750.47	\$3,747.63	111,292	\$357,301,899.96	\$3,210.48

Allowed Amount Distribution by Member Count

The following table shows the distribution of members for whom the amounts of charges within the specified ranges were allowed. The data appears for the years of 2014—2017 and year to date for 2018.

Allowed Amount	2014	2015	2016	2017	2018
less than 0.00	22	4	2	1	2
\$0.00 - \$499.99	66,180	72,760	72,613	71,228	86,578
\$500.00 - \$999.99	39,137	39,862	40,977	41,529	43,007
\$1,000.00 - \$1,999.99	43,065	41,247	40,964	42,059	38,729
\$2,000.00 - \$4,999.99	51,911	49,217	48,713	49,624	40,189
\$5,000.00 - \$9,999.99	29,515	26,834	27,296	26,757	19,761
\$10,000.00 - \$14,999.99	12,825	11,369	11,644	12,083	8,312
\$15,000.00 - \$19,999.99	6,755	5,605	6,154	6,382	4,098
\$20,000.00 - \$29,999.99	6,374	5,612	5,908	6,223	4,245
\$30,000.00 - \$49,999.99	5,272	4,475	4,839	5,060	3,614
\$50,000.00 - \$74,999.99	2,520	2,225	2,345	2,682	1,648
\$75,000.00 - \$99,999.99	1,037	944	1,114	1,208	702
\$100,000.00 - \$149,999.99	846	777	886	953	609
\$150,000.00 - \$199,999.99	344	320	332	373	206
\$200,000.00 - \$249,999.99	179	148	171	170	107
over \$249,999.99	326	231	253	287	151
Total	266,308	261,630	264,211	266,619	251,958

Summary of Enrollment and Claims

The following provides a summary of members, Incurred Medical Claims and Incurred Pharmacy Claims for the most recent rolling year.

Time Period	Members	Net Pay Med and Rx	Net Pay Med	Net Pay Rx	Claims Paid	Claims Paid Med	Scripts Rx
Sep 2017	260,408	\$115,990,883.27	\$82,707,333.17	\$33,283,550.10	653,385	271,285	374,980
Oct 2017	263,913	\$126,361,124.78	\$90,814,933.21	\$35,546,191.57	719,308	313,034	399,036
Nov 2017	264,289	\$124,606,530.03	\$89,878,647.79	\$34,727,882.24	701,339	301,971	391,948
Dec 2017	264,340	\$141,871,745.10	\$104,868,706.75	\$37,003,038.35	724,521	301,951	415,639
Jan 2018	266,817	\$100,896,283.07	\$68,998,243.49	\$31,898,039.58	693,129	292,210	392,639
Feb 2018	265,925	\$99,438,239.49	\$70,632,988.87	\$28,805,250.62	651,978	284,710	359,694
Mar 2018	266,244	\$112,305,850.53	\$78,483,698.64	\$33,822,151.89	697,417	298,694	391,648
May 2018	265,854	\$122,812,843.10	\$86,511,226.90	\$36,301,616.20	686,581	293,872	385,104
Apr 2018	266,003	\$115,007,013.79	\$80,909,536.54	\$34,097,477.25	660,357	284,882	367,919
Jun 2018	265,297	\$125,737,774.15	\$89,116,005.51	\$36,621,768.64	657,596	290,575	359,464
Jul 2018	264,248	\$128,757,065.41	\$90,760,752.94	\$37,996,312.47	670,736	301,343	361,617
Aug 2018	255,030	\$126,237,580.89	\$88,088,617.07	\$38,148,963.82	677,808	299,639	370,398

NOTE: Includes run out data from all Carriers

The following illustrates the change in incurred claims (includes Medical and Pharmacy) by rolling year.

Time Period	Members	Total Medical and Rx Claims	Total Medical Claims	Total Rx Claims
Sep 2017 - Aug 2018	264,031	\$1,449,868,131	\$1,031,348,676	\$418,519,456
Sep 2016 - Aug 2017	262,361	\$1,364,424,563	\$971,152,353	\$393,272,209
% Change (Roll Yrs)	0.64%	6.26%	6.20%	6.42%

Appendix A

The Department of Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees' Health Plan for members of the Kentucky Group Health Insurance Board (KGHIB).

It is the Department's intent to update this information on a monthly basis in an effort to provide current information about Kentucky's Health Insurance Program.

This report is compiled using Advantage Suite, which is DEI's health insurance information management system. Truven warehouses enrollment and claims data on behalf of the KEHP. Enrollment data is provided by DEI while claims data is provided by KEHP's Medical and Pharmacy administrators

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Unless otherwise specified, data contained in this report are based on "incurred" claims.

Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding and dropping dependents, marriage, divorce, Medicare eligibility, etc. Therefore, Advantage Suite is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2016, Advantage Suite processed enrollment information for a total of 262,032 members as well as 7,988,668 claims (3,350,167 Medical claims and 4,553,510 prescriptions) from different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Advantage Suite.

Appendix B—Definitions

- ***Allowed Amount*** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.
- ***Carrier*** refers to claims listed by carrier. (Please note that CVS data is designated as Anthem).
- ***Days Supply*** is the number of days for which drugs were supplied for prescriptions filled. It represents the number of days of drug therapy covered by a prescription.
- ***Employee*** represents an individual eligible to participate in KEHP as a retiree, or by being employed by one of the agencies that participate with KEHP (example: state employee, school board, quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Advantage Suite deals with Cross-Reference plans uniquely. Although there are in fact two “employees” Advantage Suite can only designate the planholder as an employee. Therefore, the Cross-Reference spouse is considered a dependent and all claims and utilization data related to that spouse is counted as a “member”.
- ***Generic Efficiency*** means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.
- ***Group*** is Kentucky Retirement System (KRS), Kentucky Teachers’ Retirement System (TRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, and Quasi/Local Governments).
- ***Incurred Claims*** refer to paid amounts for claims that were incurred in a specified timeframe.
- ***IP*** refers inpatient procedures and/or claims.
- ***LOS*** refers to length of stay of an acute admission.
- ***Mail Order*** is computed as any script filled with a “days supply” of more than 30 days, regardless of the physical location where the prescription was filled.
- ***Member*** includes all employees plus any dependents that are covered through the KEHP. Members may also be referred to as “covered lives”.
- ***Member Cost per Script*** is the average net amount paid per prescription filled per member (Net Pay Rx/Members).
- ***Net Payment*** is the net amount paid for all claims. It represents the amount after all pricing guidelines have been applied, and all third party, co-payment, coinsurance, and deductible amounts have been subtracted.
- ***OOP*** is the amount paid out-of-pocket by the member for facility, professional, and prescription drug services. This generally includes coinsurance, co-payment, and deductible amounts.
- ***OP*** refers to outpatient procedures and/or claims.
- ***OP Rad*** refers to outpatient radiology claims an/or patients.

Appendix B—Definitions *(continued)*

- ***Paid Claims*** specify the paid amount for claims regardless of when the claims may have been incurred.
- ***Patient Cost per Script*** is the average net amount paid per prescription filled per patient (Net Pay Rx/Patients).
- ***Patients*** is the unique count of members who received facility, professional, or pharmacy services.
- ***Plan*** is CW Standard PPO, CW Capitol Choice, CW Optimum PPO, CW Maximum Choice, Standard PPO, Standard CDHP, LivingWell PPO and LivingWell CDHP.
- ***Rcnt SGovt*** refers to recent State Government benchmarks.
- ***Rcnt US*** refers to recent US national benchmarks.
- ***Retail*** is computed as any script filled with a “days supply” of 30 days or less, regardless of the physical location where the prescription was filled.